

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Francis Rayner
Terri Rayner
Debtors

Case No. 19-14659-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: pdf900

Page 1 of 1
Total Noticed: 5

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db/jdb +Francis Rayner, Terri Rayner, 136 Willowbrook Rd, Clifton Heights, PA 19018-2511
cr +MIDFIRST BANK, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000,
Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Sep 17 2019 03:30:30 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2019 03:30:13
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2019 03:30:23 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
MICHAEL T. MALARICK on behalf of Joint Debtor Terri Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
MICHAEL T. MALARICK on behalf of Debtor Francis Rayner michael@malaricklaw.com,
t.mr70336@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Francis Rayner
Terri Rayner

Debtor

CHAPTER 13

NO. 19-14659 MDC

STIPULATION

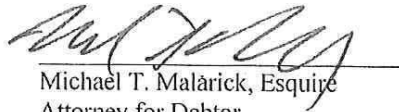
AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. Debtor(s) shall maintain post-petition contractual monthly loan payments due to Movant going forward, beginning with the payment due August 1, 2019 in the amount of \$1,416.33. The Debtor shall also stay current on all payments to the Trustee,
2. In the event that the payments under Section 2 above are not tendered, the Movant shall notify Debtor(s) and Debtor(s) attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant immediate relief from the automatic stay, under which the stay provided by Bankruptcy Rule 4001(a)(3) is waived.
3. The stay provided by Bankruptcy Rule 4001(a)(3) is waived with respect to any Court Order approving of this stipulation and/or ordering relief per the terms agreed upon herein.
4. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
5. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
6. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

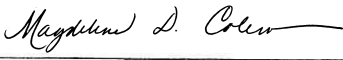
Date: August 8, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant



Date: 8.27-19


Michael T. Malarick, Esquire
Attorney for Debtor

Approved by the Court this 16th day of September, 2019. However, the court retains discretion regarding entry of any further order.



Chief U.S. Bankruptcy Judge
Magdeline D. Coleman

No Objection: 


TRUSTEE

*without prejudice to any
trustee rights or remedies